

To the honorable Judge Martin Glenn,

I humbly request that you run your court in a fair manner and return collateral to all burrowers upon repayment of the loan not just institutional burrowers. Collateral has a long legal history of being owned by the burrowers. The estate could bring in more money by selling off the loans to a solvent lender like Abra. The estate could also raise interest rates on collateralized loans to bring more money into the estate from Celsius' most profitable business (the lending business). So not returning the collateral to burrowers would destroy Celsius' most profitable business for only a small percentage of the estate which would just be plain stupid. It would be very irresponsible to set a bad long term legal precedent for a tiny percentage of the estate. The mining business is already very unlikely to recover depositors fund so don't mess up the collateralized lending business too. On behalf of all burrowers, I humbly ask that you return the collateral to burrowers so we can pay back all our loans plus interest to the Celsius bankruptcy estate.

Thanks!!!

Ryan Chilia